

Fill in this information to identify the case:

Debtor 1 Kostyantyn Bugarenko

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/a

Last 4 digits of any number you use to  
identify the debtor's account:

6 9 1 9

Date of payment change:

Must be at least 21 days after date  
of this notice

07/17/2022

New total payment:

\$ 524.48

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate Increase

Current interest rate: 3.99%New interest rate: 4.70%Current principal and interest payment: \$ 518.47New principal and interest payment: \$ 524.48**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Kostyantyn Bugarenko  
First Name Middle Name Last Name

Case number (if known) 19-11270

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Apryl Love

Signature

Date 06/24/2022

Print: Apryl Love  
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number Street  
Brooklyn OH 44144  
City State ZIP Code

Contact phone 866-325-9723

Email bk\_specialists@keybank.com

ELOC Bill Records (ELPB)

LOAN	6919	ELOC PAID BILL RECORDS	06/24/22 08:28:41
K BUGARENK	DUE DATE 07/17/22	PB 57538.70	SGMT 1ST PMT 07/17/17
SGMT: 01 OF 01	STATUS: A	PLAN CODE: KEOP	SG CURR TYPE: VAR/OPEN PMT PER 12
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BILL DUE DATE: 06/17/22	BILL DT: 05/23/22	BILL IND	
DATE PD: 06/21/22	AVG DLY BAL: 58,137.69	APR: 03.99000	
		EFF APR: 03.99000	
MIN PMT	518.47	SUMMARY TABLE:	
PRIN	321.45	PREV BAL	58,410.42
INT	197.02	CHGS/FEES	.00
ESC	.00	INT CHGS	197.02
LC	.00	CREDITS	550.27
NSF	.00	CURR BAL	58,057.17
O FEES	.00	D/C ADJ	.00
LIFE	.00		
A&H	.00	INDEX RATE	04.00000
MISC	.00	MARGIN RATE	00.05000-

-----PF20: PF KEYS-----

ELOC Billing Maintenance and Display (ELC3/PG1)

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      LOAN      6919      ELOC BILLING MAINT AND DISPLAY      06/24/22 08:30:04
K BUGARENK      1ST PMT 07/17/17 INV 210/005 TYPE CONV. RES      LOC MAN B
BILL METHOD B    CUR PMT 07/17/22 PB      57538.70 IR 03.99000      GRP EMB
      INT BILLED THRU 06/23/22 INT DUE      .00      PMT PER 12 BILL IND
SGMT: 01 OF 01 ELOC STATUS: A ELOC PLAN CODE: KEOP CURR TYPE: VAR/OPEN
----- Page 1 -----
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL:      57,743.52 CONST
DUE DT: 07/17/22 APR: 4.70000 % INDX: 4.7500000 % MRGN: - .050000 % ESC
USER ID: 2AB - BILL DATE: 062322 PRIOR BILLS UNPD TOTAL AMT DUE
MINIMUM PMT      524.48      .00      524.48
PRINCIPAL      319.66      .00      319.66
INTEREST      204.82      .00      204.82
ESCROW      .00      .00      .00
LATE CHARGES      .00      .00      .00
NSF      .00      .00      .00
OTHER FEES      .00      .00      .00
LIFE INSURANCE      .00      .00      .00
A&H INSURANCE      .00      .00      .00
MISCELLANEOUS      .00      .00      .00
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
      4:UPD PRINT 5:UPD DFILE
ACTIVE CH 13 BANKRUPTCY      USES CONSUMER KPLO PMT LOGIC OPTIONS
ELOC ADVANCE STOP = B      2ND MORTGAGE
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UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Philadelphia)

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In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13

Debtor(s).

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**CERTIFICATE OF SERVICE**

I hereby certify that on June 24, 2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
TOVA WEISS

Trustee  
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Kostyantyn Bugarenko  
60 Princeton Road  
Huntingdon Valley, PA 19006

/s/Apryl Love  
Bankruptcy Specialist  
KeyBank N.A.